

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

DENISE R. SANDBEK

Case No.: 1-15-04716-HWV

Chapter 13

Debtor(s)

**NOTICE OF FINAL CURE PAYMENT**

---

Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

---

Creditor Name:	M & T BANK
Court Claim Number:	05
Last Four of Loan Number:	4800/PRE ARREARS/175 BIGLAR COURT
Property Address if applicable:	175 BIGLAR COURT,, WINDSOR, PA17366

**PART 2: CURE AMOUNT**

---

**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$244.00
b. Prepetition arrearages paid by the Trustee:	\$244.00
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$244.00

**PART 3: POST PETITION MORTGAGE PAYMENT**

---

Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

---

Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: November 12, 2020

Respectfully submitted,

s/ Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: [dehartstaff@pamd13trustee.com](mailto:dehartstaff@pamd13trustee.com)

Creditor Name: M & T BANK

Court Claim Number: 05

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1185986	05/15/2018	\$80.10	\$0.00	\$80.10
5200	1187312	06/07/2018	\$163.90	\$0.00	\$163.90

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

DENISE R. SANDBEK

Case No.: 1-15-04716-HWV

Chapter 13

Debtor(s)

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on November 12, 2020, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, unless served electronically.

MICHAEL CAUM, ESQUIRE  
PO BOX 272  
SHREWSBURY PA, 17361-

SERVED ELECTRONICALLY

M&T BANK  
PO BOX 1288  
BUFFALO, NY, 14240

SERVED BY 1<sup>ST</sup> CLASS MAIL

DENISE R. SANDBEK  
175 BIGLAR COURT  
WINDSOR, PA 17366

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 12, 2020

s/ Donna Schott  
Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com